

**United States Bankruptcy Court**  
Western District of Washington  
700 Stewart St, Room 6301  
Seattle, WA 98101

**Case No. 09-23053-SJS**

**Chapter 7**

**In re** Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Rosemary Ann Ferreira  
aka Ann Ferreira, fdba Afix Corp  
9202 NE 120th St  
Kirkland, WA 98034

Carlos A Ferreira  
fdbA Afix Corp  
9202 NE 120th St  
Kirkland, WA 98034

Social Security/Individual Taxpayer ID No.:

xxx-xx-7542

xxx-xx-3502

Employer Tax ID/Other nos.:

**DISCHARGE OF DEBTOR**

The Debtor(s) filed a Chapter 7 case on **December 11, 2009**. It appearing that the Debtor is entitled to a discharge,

**IT IS ORDERED:**

The Debtor is granted a discharge under 11 U.S.C. § 727.

BY THE COURT

Dated: October 27, 2010

Samuel J. Steiner  
United States Bankruptcy Judge

**SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.**

## EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

### **Collection of Discharged Debts Prohibited**

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

### **Debts That are Discharged**

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

### **Debts That are Not Discharged**

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes;
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts; and
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans.

**This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.**

# CERTIFICATE OF NOTICE

District/off: 0981-2  
Case: 09-23053

User: danny  
Form ID: bl8

Page 1 of 2  
Total Noticed: 42

Date Rcvd: Oct 27, 2010

The following entities were noticed by first class mail on Oct 29, 2010.

db/jdb +Rosemary Ann Ferreira, Carlos A Ferreira, 9202 NE 120th St, Kirkland, WA 98034-6123  
sr +Ann Beeman Architects, c/o Kinsel Law Offices, 2025 1st Ave #440, Seattle, WA 98121-2176  
952193381 +Ann Beeman Architects, c/o Wm Kinsel, 2025 1st Ave #440, Seattle WA 98121-2176  
952193382 +Chase, 3415 Vision Dr., Columbus, OH 43219-6009  
952193384 Comcast, PO Box 97002, Seattle, WA 98124-1227  
952762767 +D.R. Strong Consulting Engineers, Inc., c/o Dennis J. Perkins, Attorney,  
10900 NE 4th Street, Ste. 1570, Bellevue, WA 98004-8302  
952193388 +DR Strong, 10604 NE 38th, Ste 101, Kirkland, WA 98033-7932  
952193386 +Dennis Perkins, 1570 Skyline Tower, 10900 NE 4th St, Bellevue, WA 98004-5873  
952193387 +Direct Loans, PO Box 530, Atlanta, GA 30301-0530  
952193389 +ESA Adolfson, 5309 Shilshole Ave NW, Seattle, WA 98107-5318  
952159380 +Enhanced Recovery Corp, 8014 Bayberry Rd, Jacksonville, FL 32256-7412  
952193390 +Evergreen, PO Box 11610, Tacoma, WA 98411-6610  
952193391 +Evergreen Emergency Services, PO Box 2065, Seattle, WA 98111-2065  
952193381 +Evergreen Professional, 12100 Ne 195th St Ste 18, Bothell, WA 98011-5761  
952193392 +Farmers, Two Wells Ave, Dept 9134, Newton, MA 02459-3208  
952193393 +Glaucoma Consultants, 1221 Madison St., Ste 1124, Seattle, WA 98104-3536  
952193394 +H & C International, 395 Scotland Ct., Port Orchard, WA 98366-3634  
952193395 Healthpoint, 955 Ave SW, Renton, WA 98057  
952193397 +King County Waste, King County Treasury, 500 Fourth #600, Seattle, WA 98104-2340  
952193398 +Kirkland Family Chiropractic, 822 6th St S., Kirkland, WA 98033-6714  
952193399 +Labcorp, PO Box 2240, Burlington, NC 27216-2240  
952193400 +Law Office of Catherine Clark, 701 5th Ave, Ste 4785, Seattle, WA 98104-7063  
952159383 +Litton Loan Servicing, Attention: Bankruptcy, 4828 Loop Central Drive,  
Houston, TX 77081-2212  
952193401 +Northwest Trustee Services, PO Box 997, Bellevue, WA 98009-0997  
952193402 +R&S Electric, PO Box 1412, Marysville, WA 98270-1412  
952755710 +RE/MAX Northwest Realty, 300 NE 97th Street, Seattle, WA 98115-2026  
952193403 Radia (MCA), 7281 134th St SW, Ste 120, Everett, WA 98204  
952159385 +Us Dept Of Education, Po Box 5609, Greenville, TX 75403-5609  
952159384 +Us Dept Of Education, Attn: Borrowers Service Dept, PO Box 5609, Greenville, TX 75403-5609  
952193404 +Verizon Wireless, PO Box 988, Harrisburg, PA 17108-0988

The following entities were noticed by electronic transmission on Oct 28, 2010.

tr +EDI: QRGBROWN.COM Oct 27 2010 21:13:00 Ronald G Brown, 999 3rd Ave Ste 2525,  
Seattle, WA 98104-4032  
smg EDI: WADEPREV.COM Oct 27 2010 21:13:00 State of Washington, Department of Revenue,  
2101 4th Ave, Ste 1400, Seattle, WA 98121-2300  
952159376 +EDI: AGFINANCE.COM Oct 27 2010 21:13:00 American General Finan, 13401 Ne Bel Red Rd #bl,  
Bellevue, WA 98005-2345  
952159377 +EDI: BANKAMER2.COM Oct 27 2010 21:13:00 Bank Of America, Po Box 1598,  
Norfolk, VA 23501-1598  
952159378 +EDI: CAPITALONE.COM Oct 27 2010 21:13:00 Capital 1 Bank, Attn: C/O TSYS Debt Management,  
PO Box 5155, Norcross, GA 30091-5155  
952193383 +EDI: CHASE.COM Oct 27 2010 21:13:00 Chase (formerly WAMU),  
Attention: Bankruptcy Dept. JAXA 2035, 7255 Bay Meadows Way, Jacksonville, FL 32256-6851  
952755707 +EDI: CITICORP.COM Oct 27 2010 21:13:00 Citibank NA, PO Box 6241,  
Sioux Falls, SD 57117-6241  
952159379 +EDI: CREDPROT.COM Oct 27 2010 21:13:00 Crd Prt Asso, 13355 Noel Rd Ste 2100,  
Dallas, TX 75240-6837  
952193385 +EDI: CCS.COM Oct 27 2010 21:13:00 Credit Collection Services, Two Wells Ave, Dept 587,  
Newton, MA 02459-3208  
952755709 +EDI: HFC.COM Oct 27 2010 21:13:00 HSBC Bank USA National Association, PO Box 5253,  
Carol Stream, IL 60197-5253  
952159382 +EDI: IRS.COM Oct 27 2010 21:13:00 Internal Revenue Service, PO BOX 21125,  
PHILADELPHIA, PA 19114-0325  
952159386 +EDI: CHASE.COM Oct 27 2010 21:13:00 Washington Mutual Mortgage,  
Attention: Bankruptcy Dept. JAXA 2035, 7255 Bay Meadows Way, Jacksonville, FL 32256-6851  
TOTAL: 12

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr Citibank NA  
cr H & C Internationale, Ltd.  
cr HSBC Bank USA National Association  
r RE/MAX Northwest Realty  
r Rik Jones  
952193396 ##+ICC Ideal Credit Corp, PO Box 3383, Everett, WA 98213-8383

TOTALS: 5, \* 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

District/off: 0981-2  
Case: 09-23053

User: dannyr  
Form ID: bl8

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Total Noticed: 42

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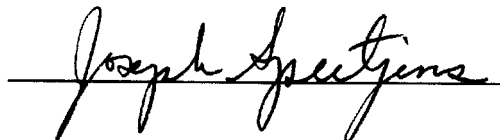
\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 29, 2010

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", written over a horizontal line.